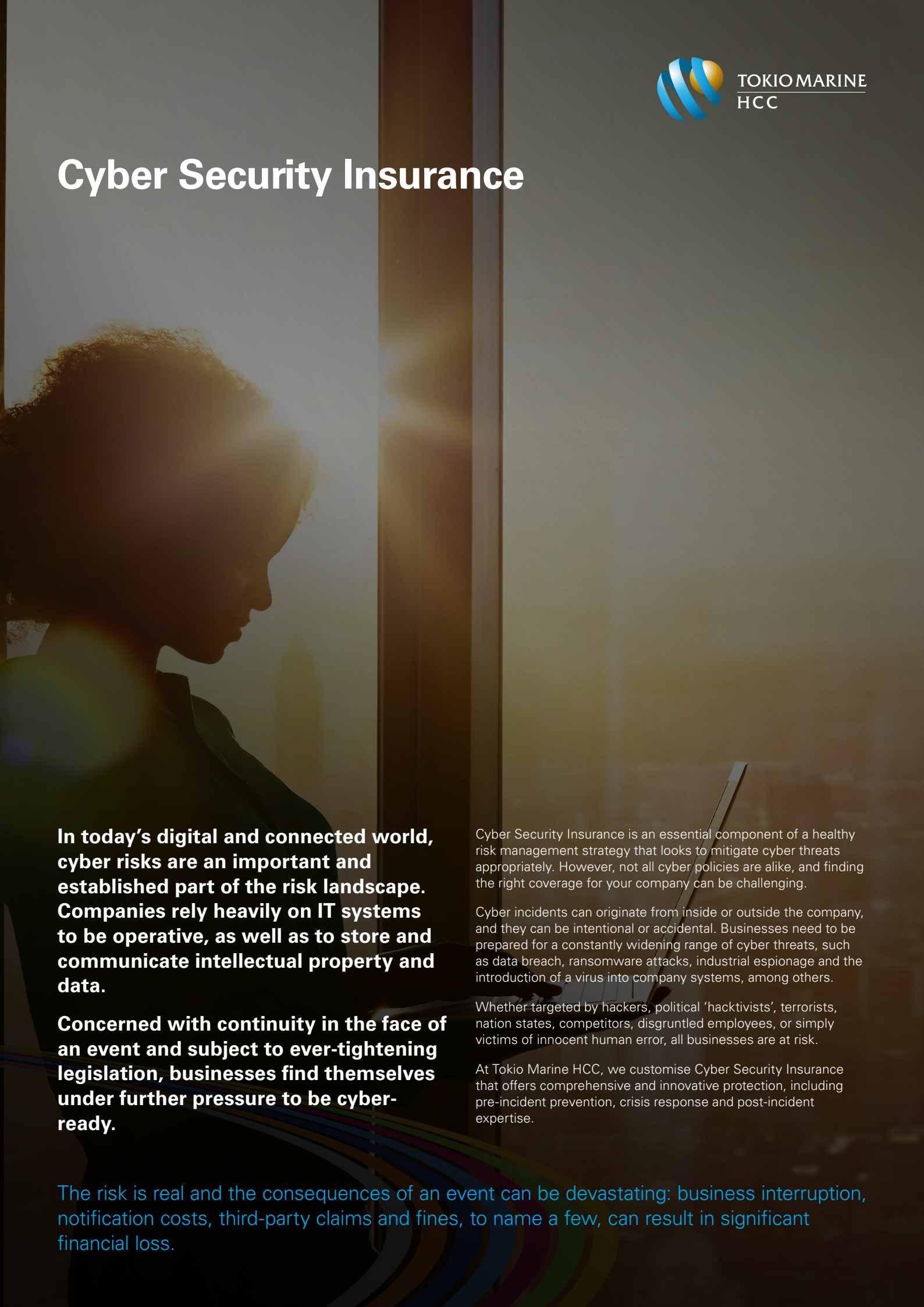
TOKIO MARINE HCC

# Cyber Security Insurance



**In today's digital and connected world, cyber risks are an important and established part of the risk landscape. Companies rely heavily on IT systems to be operative, as well as to store and communicate intellectual property and data.**

**Concerned with continuity in the face of an event and subject to ever-tightening legislation, businesses find themselves under further pressure to be cyber-ready.**

Cyber Security Insurance is an essential component of a healthy risk management strategy that looks to mitigate cyber threats appropriately. However, not all cyber policies are alike, and finding the right coverage for your company can be challenging.

Cyber incidents can originate from inside or outside the company, and they can be intentional or accidental. Businesses need to be prepared for a constantly widening range of cyber threats, such as data breach, ransomware attacks, industrial espionage and the introduction of a virus into company systems, among others.

Whether targeted by hackers, political 'hacktivists', terrorists, nation states, competitors, disgruntled employees, or simply victims of innocent human error, all businesses are at risk.

At Tokio Marine HCC, we customise Cyber Security Insurance that offers comprehensive and innovative protection, including pre-incident prevention, crisis response and post-incident expertise.

The risk is real and the consequences of an event can be devastating: business interruption, notification costs, third-party claims and fines, to name a few, can result in significant financial loss.

## Coverage at a glance

At Tokio Marine HCC, we understand that cyber-related risks are constantly evolving and that the attack surface is ever broadening. Coverage, therefore, needs to contemplate today's threats and anticipate tomorrow's.

Our offer has been devised by our dedicated cyber underwriting, claims and product development teams and designed so that coverage can be seen at a glance. A wide range of cyber events are considered and clients can extend and adapt further coverage to best suit their set-up and needs.

## Standard coverage

The table below shows standard coverage afforded under each cyber event by Tokio Marine HCC's Cyber Security Insurance. As the nature of a cyber event can deeply impact a business, we are quick to take action. The policy responds as soon as we are alerted to the possibility of a cyber event.

| CYBER EVENTS | INSURED LOSSES – First party<br>directly paid or incurred by the Insured | INSURED LOSSES – Liability<br>arising from a claim or investigation targeting the Insured |
|---|---|---|
| Data Breach | • Emergency Response Costs<br>• Event Management Costs<br>• Notification Costs<br>• Monitoring Costs<br>• Recovery Costs | • Damages<br>• Defence Costs<br>• Investigation Costs<br>• Regulatory Fines and Penalties |
| Security Failure | • Emergency Response Costs<br>• Event Management Costs<br>• Recovery Costs | • Damages<br>• Defence Costs<br>• Investigation Costs<br>• Regulatory Fines and Penalties |
| Operational Error | • Emergency Response Costs<br>• Event Management Costs<br>• Recovery Costs | • Damages<br>• Defence Costs<br>• Investigation Costs |
| Business Interruption Events | • BI Loss | • N/A |
| Contingent Business Interruption Events | • BI Loss | • N/A |
| Electronic Media Claim | • Emergency Response Costs<br>• Event Management Costs | • Damages<br>• Defence Costs |
| Cyber Extortion | • Cyber Extortion Response Costs | • Damages<br>• Defence Costs |

## Extended coverage

Our optional extensions include:

- Bricking Costs
- Betterment Costs
- Network Usage Fraud and Cryptojacking
- PCI Non-Compliance Penalties and Additional Costs
- Diverted Funds
- Goodwill Gestures
- Reputational Harm BI Loss
- Contingent BI Events – Non IT Service Providers

Consult your broker/underwriter on any applicable restrictions

*See our cyber menu on the next page.

## Assistance

Tokio Marine HCC not only covers the financial consequences of a cyber incident through its Cyber Security Insurance, but we also partners with expert cyber-response teams worldwide to offer our international clients the best possible protection.

We believe it is not a question of 'if' but 'when' a cyber event will happen. As such, our approach to cyber assistance is threefold: pre-incident, event response, post-incident.

### Pre-incident: Preventive consulting services

We understand that with proper assessment, full information, planning and training, companies can take on risk with confidence. For this reason, an extra limit afforded under the policy* can be allocated to expert pre-incident services. These can be selected from our cyber menu.

**Be informed!**

- Executive briefing on the General Data Protection Regulation (GDPR).
- GDPR training workshop.
- Threat briefings.

**Be ready!**

- Data breach response plan.
- Breach response planning exercise.
- Data breach response workshop.
- Media training session

**Get assessed!**

- GDPR health check.
- Cyber vulnerability assessment.

*on a case by-case basis

### Event response: Crisis management

In addition to the standard risk transfer afforded by the policy, we offer services that meet the needs of a client in the very moment of a cyber incident:

- an emergency card issued along with the policy.
- access to the **24/7 cyber hotline.**
- crisis management services as soon as an alert is raised.

Tokio Marine HCC offers an extensive panel of first-class IT forensic, legal and PR experts for crisis management worldwide. **Our clients also have the possibility to pre-agree any other experts of their choice.**

### Post-incident: Analysis and advice

After a cyber event, our clients can receive expert IT advice. The post-incident cyber-response team offers proper assessment and guidance so that businesses can confidently prepare for cyber threats going forward.



## Programme features

- Financial capacity of up to €25 million (US$25 million or £15 million) per Cyber policy.
- Primary or excess.

## A smart approach

Our centralised and unified management structure promotes real-time interaction between our transnational teams of underwriting, claims and legal professionals. The fact that our assets are consolidated under 'one roof' makes us institutionally quick: quick to respond, and to provide intelligent advice, innovative solutions and efficient claims-handling.

## About Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group conducting business in approximately 180 countries and underwriting more than 100 classes of specialty insurance. Headquartered in Houston, Texas, the company comprises of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our employees are industry-leading experts.

More information about our financial strength here:

tmhcc.com/en/about-us →

1. Asking the right questions for a profound understanding of your needs
2. Working in synergy for effective information exchange
3. Customising policies for individual businesses in multiple jurisdictions
4. Providing local service and support worldwide
5. Responding quickly and efficiently to your enquiries
6. Delivering effective insurance solutions
7. Providing fast and fair claims services
8. Working with you every step of the way, for the long term
9. RESULT: You get back to business with one less worry

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Tokio Marine HCC - Financial Lines


## A member of the Tokio Marine HCC group of companies


Tokio Marine HCC is a trading name of HCC International Insurance Company plc (HCCII), Tokio Marine Europe S.A. (TME) and HCC Underwriting Agency Ltd (HCCUA), members of the Tokio Marine HCC group of companies.

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The policyholder will always be informed of which insurer in our group will underwrite the policy according to jurisdiction.

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by Tokio Marine HCC group of companies. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.



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